

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: JOSEPH M. VERONI	§	Case No. 08-72556
ALICE K. VERONI	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/08/2008.
- 2) The plan was confirmed on 01/09/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 08/28/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 04/29/2013.
- 6) Number of months from filing or conversion to last payment: 56.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$80,000.00.
- 10) Amount of unsecured claims discharged without full payment: \$25,188.21.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 43,047.06	
Less amount refunded to debtor	\$ 760.17	
NET RECEIPTS		\$ 42,286.89

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,586.61	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 6,086.61
Attorney fees paid and disclosed by debtor:	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BALSLEY & DAHLBERG LLP	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
PHH MORTGAGE CORPORATION	Sec	4,700.00	3,662.78	3,662.78	3,662.78	0.00
ASSOCIATED BANK	Sec	1,000.00	3,047.30	2,722.00	2,722.00	133.96
ASSOCIATED BANK	Uns	0.00	0.00	111.19	111.19	20.84
ASSOCIATED BANK	Sec	1,000.00	2,248.00	2,248.00	2,248.00	109.43
ASSOCIATED BANK	Uns	0.00	715.28	244.22	244.22	45.35
WINNEBAGO COUNTY TREASURER	Sec	787.00	787.00	787.00	787.00	75.98
ACCOUNT RECOVERY SERVICES	Uns	401.85	401.85	401.85	401.85	39.95
ACCOUNTS RECEIVABLE	Uns	169.96	NA	NA	0.00	0.00
AMCORE BANK, N.A.	Uns	463.04	NA	NA	0.00	0.00
AMSHER COLLECTION SERVICES	Uns	419.69	NA	NA	0.00	0.00
ASSOCIATED BANK	Uns	3,174.00	NA	NA	0.00	0.00
ATG CREDIT	Uns	2,241.00	NA	NA	0.00	0.00
AUBURN ANIMAL CLINIC	Uns	176.06	NA	NA	0.00	0.00
CBCS	Uns	135.59	NA	NA	0.00	0.00
COMCAST	Uns	318.82	NA	NA	0.00	0.00
COMED	Uns	2,376.40	2,486.38	2,486.38	2,486.38	243.93
CREDITORS PROTECTION SERVICE	Uns	1,567.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DR. SCOTT A. CARTER	Uns	67.60	NA	NA	0.00	0.00
DR. THOMAS R. MOSS, D.D.S.	Uns	104.70	NA	NA	0.00	0.00
FEDERAL COLLECTIONS, INC.	Uns	323.34	NA	NA	0.00	0.00
HSBC CARD SERVICES	Uns	136.00	NA	NA	0.00	0.00
KCA FINANCIAL SERVICES	Uns	648.60	NA	NA	0.00	0.00
LIFEWATCH / CCR	Uns	84.50	NA	NA	0.00	0.00
LINCARE	Uns	1,455.34	NA	NA	0.00	0.00
MADHAV K. SRIVASTAVA MD	Uns	42.13	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	701.98	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	2,428.79	3,772.91	3,772.91	3,772.91	370.14
MUTUAL MANAGEMENT SERVICES	Uns	2,131.82	1,499.86	1,499.86	1,499.86	147.17
MUTUAL MANAGEMENT SERVICES	Uns	4,625.17	625.00	625.00	625.00	61.42
NCO FINANCIAL SYSTEMS	Uns	47.29	NA	NA	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	2,068.93	474.75	474.75	474.75	47.07
NORMAN COX	Uns	5,000.00	NA	NA	0.00	0.00
NORTH SHORE AGENCY	Uns	47.38	NA	NA	0.00	0.00
PAUL LAW OFFICE	Uns	1,247.48	NA	NA	0.00	0.00
PHYSICIANS IMMEDIATE CARE	Uns	204.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	1,779.36	1,779.06	1,779.06	1,779.06	174.56
RADIOLOGY CONSULTANTS	Uns	91.03	NA	NA	0.00	0.00
RECEIVABLE COLLECTION	Uns	403.94	NA	NA	0.00	0.00
REVENUE SECURITY SERVICES	Uns	439.45	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	74.00	74.76	74.76	74.76	8.16
ROCK RIVER WATER	Uns	176.51	386.66	386.66	386.66	38.48
ROCKFORD ANESTHESIOLOGISTS	Uns	294.00	294.00	294.00	294.00	29.18
ROCKFORD MERCANTILE AGENCY	Uns	3,979.90	3,239.66	3,129.77	3,129.77	317.82
ROCKFORD MERCANTILE AGENCY	Uns	2,080.00	NA	NA	0.00	0.00
SEVENTH AVENUE	Uns	153.00	NA	NA	0.00	0.00
SPRINT NEXTEL-DISTRIBUTIONS	Uns	555.70	658.47	658.47	658.47	64.69
STATE COLLECTION SERVICE, INC.	Uns	652.00	NA	NA	0.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	2,430.39	NA	NA	0.00	0.00
SWEDISH AMERICAN MEDICAL	Uns	138.15	NA	NA	0.00	0.00
THEODORE S INGRASSIA III MD	Uns	67.68	67.68	67.68	67.68	7.44
TODD D. ALEXANDER MD.	Uns	24.75	NA	NA	0.00	0.00
NICOR GAS	Uns	0.00	3,416.71	3,416.71	3,416.71	335.23

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	0.00	745.46	745.46	745.46	73.28
CHECK IT	Uns	0.00	92.25	92.13	92.13	9.83
MUTUAL MANAGEMENT SERVICES	Uns	0.00	79.23	79.23	79.23	8.36
MUTUAL MANAGEMENT SERVICES	Uns	0.00	2,071.03	2,071.03	2,071.03	284.47
MUTUAL MANAGEMENT SERVICES	Uns	0.00	831.76	831.76	831.76	116.68
MUTUAL MANAGEMENT SERVICES	Uns	0.00	326.25	326.25	326.25	46.57
MUTUAL MANAGEMENT SERVICES	Uns	0.00	350.45	350.45	350.45	50.93

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 3,662.78	\$ 3,662.78	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 5,757.00	\$ 5,757.00	\$ 319.37
TOTAL SECURED:	\$ 9,419.78	\$ 9,419.78	\$ 319.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 23,919.58	\$ 23,919.58	\$ 2,541.55

Disbursements:

Expenses of Administration	\$ 6,086.61	
Disbursements to Creditors	\$ 36,200.28	
TOTAL DISBURSEMENTS:		\$ 42,286.89

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 08/22/2013

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.